

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Trenton (Mercer County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$548	\$172	\$193
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$537	\$115	\$158
American European Ins Co (Rutgers Group) (5)	\$597	N/A	\$325
American Fire & Casualty Co (Ohio Casualty Group)	\$734	N/A	\$313
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$753	\$180	\$240
Amica Mutual Ins Co (1)	\$781-\$983	\$117-\$147	\$182-\$230
Armed Forces Ins Exchange (3)	\$495	N/A	\$127
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$570-\$844	\$95	\$163
Bay State Ins Co (Andover Group)	\$853	\$125	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$426-\$559	\$130-\$174	\$179-\$218
Castlepoint Ins Co (Tower Group)	\$650-\$794	\$181-\$208	\$258-\$291
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,445	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$578	N/A	\$143
Cumberland Mutual Fire Ins Co	\$631-\$793	\$193	\$247
Electric Ins Co (3)	\$430-\$1,394	\$103	\$96
Empire Fire & Marine Ins Co	\$466-\$613	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$559-\$690	\$168-\$209	\$180-\$224
Encompass P&C Ins Co of NJ (Encompass Group)	\$336-\$782	\$112-\$302	\$121-\$322
Excelsior Ins Co	\$654	\$156	\$212
Farm Family Casualty Ins Co (3)	\$811	\$100	\$158
Farmers Ins Co of Flemington	\$697	\$205	\$260
Farmers Mutual Fire Ins Co of Salem Cty	\$923	\$148	\$282
Federal Ins Co (Chubb Group)	\$938	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$315	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$510	\$118	\$153
Fitchburg Mutual Ins Co	\$878	\$125	\$206
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$991-\$1,075	N/A	N/A
Founders Ins Co	\$554-\$648	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$608-\$876	\$100-\$139	\$167-\$191
Great Northern Ins Co (Chubb Group) (2)	\$1,445	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$886	\$129	\$169
Harleysville Ins Co of NJ	\$791-\$924	\$181-\$211	\$227-\$266
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$816	\$114	\$160
High Point Preferred Ins Co	\$722	\$129	\$140
Homesite Ins Co	\$753	\$180	\$240
IDS Property Casualty Ins Co	\$975	\$123	\$200
Liberty Mutual Fire Ins Co	\$587-\$2,178	\$117	\$185
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$712	\$122	\$156
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$832	\$201	\$215
Merchants Preferred Ins Co (Merchants Group)	\$597	N/A	\$325
Merrimack Mut Fire Ins Co (Andover Group)	\$917-\$1,293	\$131	\$180
Metropolitan Group Property & Casualty Ins Co	\$889	\$123	\$183
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$713	\$53	\$92
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$842	\$60	\$106
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,083	\$159	\$235
Pacific Indemnity Co (Chubb Group)	\$938	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$426-\$559	\$130-\$174	\$179-\$218
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$564	\$142	\$174
Preserver Ins Co (Tower Group) (5)	\$604	\$151	\$127
Proformance Ins Co	\$683	N/A	\$191
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$777	\$96	\$159
Providence Mutual Fire Ins Co	\$513-\$897	\$152	\$157
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$655-\$812	\$123	\$155
Rutgers Cas Ins Co (Rutgers Group)	\$532-\$703	\$114-\$146	\$121-\$155
Selective Ins Co of Amer (Selective Group)	\$771	\$135	\$178
Selective Way Ins Co (Selective Group)	\$638	N/A	\$178
State Farm Fire and Casualty Co	\$603	\$113	\$205
Tokio Marine & Nichido Fire Ins Co Ltd	\$745	\$132	\$302
Tower Ins Co of NY (Tower Group)	\$650	N/A	\$259
Tower National Ins Co (Tower Group)	\$650-\$794	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$373-\$624	\$131-\$135	\$131-\$143
United Services Auto Association (USAA Group) (1) (3)	\$426-\$511	N/A	\$112-\$143
USAA Casualty Ins Co (USAA Group) (1) (3)	\$442-\$530	N/A	\$112-\$143
Vigilant Ins Co (Chubb Group) (2)	\$1,266	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$881	N/A	\$288

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